لَن تَنَالُوا الْبِرَّ حَتَّىٰ تُنفِقُوا مِمَّا تُحِبُّونَ.
وَمَا تُنفِقُوا مِن شَيْءٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ (سورة آل عمران:92)

GUIDANCE REGARDING ZAKAT & SADAQAAT

WRITTEN BY:
DR. MAULANA MOHAMMAD NAJEEB QASMI

EDITED BY:
ADNAN MAHMOOD RASHEED USMANI

www.najeebqasmi.com



إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسَاكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ
وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ. فَرِيضَةً مِّنَ اللَّهِ.
(سورة التوبة 60)

Guidance Regarding Zakat & Sadaqaat

Written by:
Dr. Maulana Mohammad Najeeb Qasmi

Edited by:
Adnan Mahmood Rasheed Usmani

www.najeebqasmi.com

Guidance Regarding Zakat & Sadaqaat

By Dr. Muhammad Najeeb Qasmi

Edited by:
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King Saud University, Riyadh, Saudi Arabia

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Contents

Preface

بِسْمِ اللهِ الرَّحْمنِ الرَّحِيْم

اَلْحَمْدُ لِلّٰهِ رَبِّ الْعَالَمِيْن،وَالصَّلاۃ وَالسَّلامُ عَلَى النَّبِیِّ الْكَرِيم وَعَلیٰ آله وَاَصْحابه اَجْمَعِيْن۔

Prophet Muhammad (PBUH) came with a universal message. His message was not restricted to a certain tribe or a nation. It was not meant for a limited period either. Rather the message he was shouldered with was general and timeless.

After the departure of the Prophet Muhammad (PBUH) from this world, entire Muslim Ummah, in general, and Ulama, in particular, were entrusted with the noble responsibility of preserving that eternal message of the Prophet Muhammad (PBUH) and passing it on to the subsequent generations. So the interpreters of the Qur'an and scholars of Hadith and Fiqh of different eras have served Islam using the best available resources at their times.

Modern technologies such as websites, WhatsApp, Facebook, YouTube and mobile apps are being used currently for sharing Islamic messages and spreading teachings of Prophet Muhammad (PBUH). But it needs to be accelerated to maximize the advantages of these technologies.

Some of my sincere friends extended their technical and financial support to me so that I may also take my part in service of Islam by using modern technologies. Our team launched our website (www.najeebqasmi.com) in 2013 and two mobile applications (Deen-e-Islam and Hajj-e-Mabroor) in 3 languages in 2015. 18 Ulamas of India and Pakistan and different Islamic institutions have given their reviews about these two apps appreciating the glorious efforts made by me and my team in bringing out such Islamic apps.

While preparing these apps, my articles (around 200) were translated into English and Hindi languages. They were edited

by the experts. Hindi translations of the said articles are simple and easy to understand.

By the grace of Allah, English and Hindi translations of these articles have been compiled into 14 books in each language according to subject, totalling them to 28 books in all. Apart from this, seven books were written earlier in Urdu. Nine more books are being compiled in Urdu. These books are collections of various articles which were published in newspapers and magazines at different times.

The words sadaqah and zakah (zakat) are often used interchangeably which might cause confusion to some. Through the current book, “Guidance Regarding Zakat & Sadaqaat” I tried to clarify the difference and discussed various issues related to them and also referred to many rulings and injunctions regarding them. I hope this book will clarify many doubts in reader’s minds.

I pray to Allah to accept this small effort made by me with the sole intention of serving Islam. I also pray to Allah for the scholars who wrote encouraging reviews, well-wishers who provided their technical and financial support for this project, translators, editors and designers.

Special thanks to Hazrat Maulana Abul Qasim Numani (Muhtamim of Darul Uloom Deoband), Maulana Mohammad Asrarul Haque Qasmi, M.P. (India) and Professor Akhtar Alwasy (Ex-director of Zakir Hussain Institute of Islamic Studies) for their valuable reviews on the books.

I also express special gratitude to Mr. Adnan Mahmood Usmani for editing these books and to Dr. Shafa’atullah Khan for his consistent support throughout this project.

Mohammad Najeeb Qasmi, Riyadh
01-06-1437 = 10-03-2016

Foreword

In the name of Allah, the Most Beneficent, Most Merciful
Praise be to Allah, Peace and blessings of Allah be upon His Messenger, Muhammad, and all his family and companions.

We are living in an age of tremendous cataclysm and uncertainty. People everywhere are groping anxiously for something that can save humanity, which has lost its way and is on the brink of unprecedented disaster. It is also true to say that we live in an era of the ultimate material civilization and progress, but in terms of values and morals, mankind appears to be diminishing day by day. Islam claims to provide answers and solutions, ones which are compatible with reason, logic, and the realities of the human life, In Islam, there are no obscure or mysterious things that we have only to believe without being allowed to ask about them. It is the Qur'an, Hadith and Sunnah which provide answers in convincing, conclusive and incomparable style.

Dr Najeeb Qasmi wrote many articles on contemporary issues and tried to guide humanity to the right path. But all his articles were limited to Urdu language and it was required to translate his work into English to convey the teachings of Islam to a broader horizon. The task of translating and editing into English at individual articles level and then compiling them into 13 volumes was an arduous one but with the blessing of Almighty Allah, I was able to accomplish this task within the specific time and I am thankful to my family for all their cooperation. Without their kind support it would not have been possible to complete it in time.

May Allah accept our efforts to spread the message of Islam and guide us all to the right path.

Adnan Mahmood Usmani
Consulting Editor
Riyadh, Saudi Arabia
16 March, 2016, 6 Jumada' II, 1437

(Mufti) Abul Qasim Nomani
Muhtamim (VC) Darul Uloom Deoband

(مفتی) ابو القاسم نعمانی
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Ref. No..........   Date: .. ..

باسمہ سبحانہ وتعالیٰ

جناب مولانا محمد نجیب قاسمی سنبھلی مقیم ریاض (سعودی عرب) نے دینی معلومات اور شرعی احکام کو زیادہ سے زیادہ اہل ایمان تک پہونچانے کے لئے جدید وسائل کا استعمال شروع کرکے، دینی کام کرنے والوں کے لیے ایک اچھی مثال قائم فرمائی ہے۔

چنانچہ سعودی عرب سے شائع ہونے والے اردو اخبار (اردو نیوز) کے دینی کالم (روشنی) میں مختلف عنوانات پر ان کے مضامین مسلسل شائع ہوتے رہتے ہیں۔ اور موبائل ایپ اور ویب سائٹ کے ذریعہ بھی وہ اپنا دینی پیغام زیادہ سے زیادہ لوگوں تک پہونچا رہے ہیں۔

ایک اچھا کام یہ ہوا ہے کہ زمانہ کی ضرورت کے تحت مولانا نے اپنے اہم اور منتخب مضامین کے ہندی اور انگریزی میں ترجمے کرادیے ہیں، جو الیکٹرونک بک کی شکل میں جلد ہی لانچ ہونے والے ہیں۔

اور امید ہے کہ مستقبل میں یہ پرنٹ بک کی شکل میں بھی دستیاب ہوں گے۔

اللہ تعالیٰ مولانا قاسمی کے علوم میں برکت عطا فرمائے اور ان کی خدمات کو قبول فرمائے۔ مزید علمی افادات کی توفیق بخشے۔

ابوالقاسم نعمانی غفرلہ
مہتمم دارالعلوم دیوبند
۱۴۳۷/۶/۳ھ

Reflections

Maulana Mohammad Najeeb Qasmi, current resident of Saudi Arabia, made a great accomplishment of conveying Islamic information to the believers by using modern technologies. It, in fact, serves a good example for those who are working in the religious field.

His articles dealing with diverse Islamic subjects have been regularly published in Saudi Arabia based Newspaper, "Urdu News". He has been serving Islam through his Mobile applications and website which he launched to spread message of Islam to a larger group of humanity. Recently, he got all his important articles translated into English and Hindi languages which are going to be launched in the form of electronic books. I hope these collections will be published in future in print edition as well.

May Allah bless Maulana Qasmi with more barakah in his knowledge and grant acceptance to his works.

Abul Qasim Nomani
Mohtamim of Darul Uloom Deoband
03-06-1437 = 13-03-2016

Mohammad Asrarul Haque
Member of Parliament
(Lok Sabha)
[illegible], New Delhi
Ph: [illegible] Telefax: [illegible]
E-mail: [illegible]
Ref. No. MP/[illegible]/2016
Date [illegible]/2016

تاثرات

عصر حاضر میں دینی تعلیمات کو جدید آلات و وسائل کے ذریعہ عوام الناس تک پہنچانا وقت کا اہم تقاضہ ہے، اللہ کا شکر ہے کہ بعض دینی، معاشرتی اور اصلاحی فکر رکھنے والے حضرات نے اس سمت میں کام کرنا شروع کر دیا ہے، جس کے سبب آج انٹرنیٹ پر دین کے تعلق سے کافی مواد موجود ہے۔ اگرچہ اس میدان میں زیادہ تر مغربی ممالک کے مسلمان سرگرم ہیں لیکن اب ان کے نقش قدم پر چلتے ہوئے مشرقی ممالک کے علماء و داعیان اسلام بھی اس طرف متوجہ ہو رہے ہیں جن میں عزیزم ڈاکٹر محمد نجیب قاسمی صاحب کا نام سرفہرست ہے۔ وہ انٹرنیٹ پر بہت سا دینی مواد ڈال چکے ہیں، باضابطہ طور پر ایک اسلامی و اصلاحی ویب سائٹ بھی چلاتے ہیں۔

ڈاکٹر محمد نجیب قاسمی کا قلم رواں دواں ہے۔ وہ اب تک مختلف اہم موضوعات پر سینکڑوں مضامین اور کئی کتابیں لکھ چکے ہیں۔ ان کے مضامین پوری دنیا میں بڑی دلچسپی کے ساتھ پڑھے جاتے ہیں۔ وہ جدید ٹکنالوجی سے بخوبی واقف ہونے کی وجہ سے اپنے مضامین اور کتابوں کو بہت جلد دنیا بھر میں ایسے ایسے لوگوں تک پہنچا دیتے ہیں جن تک رسائی آسان کام نہیں ہے۔ موصوف کی شخصیت علوم دینی کے ساتھ علوم عصری سے بھی آراستہ ہے۔ وہ ایک طرف عالم دین ہیں، تو دوسری طرف ڈاکٹر و محقق بھی اور کئی زبانوں میں مہارت بھی رکھتے ہیں اور اس پر مستزاد یہ کہ وہ فعال و متحرک نوجوان ہیں۔ جس طرح وہ اردو، ہندی، انگریزی اور عربی میں دینی و اصلاحی مضامین اور کتابیں لکھ کر عوام کے سامنے لا رہے ہیں، وہ اس کے لئے تحسین اور مبارک باد کے مستحق ہیں۔ ان کی شب و روز کی مصروفیات و جد و جہد کو دیکھتے ہوئے ان سے یہ امید کی جا سکتی ہے کہ وہ مستقبل میں بھی اسی مستعدی کے ساتھ مذکورہ تمام کاموں کو جاری رکھیں گے۔ میں دعا گو ہوں کہ باری تعالیٰ ان سے مزید دینی، اصلاحی اور علمی کام لے اور وہ اکابرین کے نقش قدم پر گامزن رہیں۔ آمین!

مخلص

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ایم. پی. لوک سبھا (انڈیا)
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Reflections

In the present era, modern technologies are very effective tools to spread one's ideology. I appreciate that some Islamic scholars already took initiative to create religious awareness in the Muslim society using these new technologies. We can find wide range of Islamic information already available at internet. Majority of those scholars are from Western countries. Now Ulama of Eastern countries are following their footsteps. Dr. Mohammad Najeeb Qasmi is one of them. He has already created his own Islamic website.

Dr. Mohammad Najeeb Qasmi is a religious scholar and researcher. He has written many articles and books on various Islamic topics which are read by a massive number of people throughout the world. His knowledge and understanding of innovative technologies assists him to convey his messages to Muslim community in the world. His efforts to bring his articles and books in Urdu, Hindi and English languages are admirable. We expect that his enthusiasm towards serving Islam will continue in the future. May Allah bless Dr. Qasmi with more knowledge of Islam.

(Maulana) Mohammad Asrarul Haque Qasmi

M.P. (India)

President of All India Education & Social Foundation – New Delhi

प्रो. अख़्तरूल वासे
आयुक्त
PROF. AKHTARUL WASEY
Commissioner

सत्यमेव जयते

भाषाजात अल्पसंख्यकों के आयुक्त
अल्पसंख्यक कार्य मंत्रालय
भारत सरकार
Commissioner for Linguistic Minorities in India
Ministry of Minority Affairs
Government of India

تقریظ

اطلاعاتی انقلاب برپا ہونے کے بعد جس طرح ہر قسم کی معلومات انٹرنیٹ کے ذریعہ آنکھوں کی دو چتلیوں میں سما گئی ہیں۔ اس نے ''گاگر میں ساگر'' اور ''کوزے میں دریا'' کے تخیلاتی تصورات کو نہ صرف حقیقت بنا دیا ہے بلکہ ان پر ہمارا انحصار روز بروز ناگزیر ہوتا جا رہا ہے۔ گوگل (Google) ہو یا وکی پیڈیا (Wikipaedia) یا پھر دوسری سوشل سائنس انہوں نے ترسیل وابلاغ کو وہ ہمہ جہت رخ اور رفتار کی تیزی عطا کی ہے کہ فراق وفصل کے تمام تصورات بے معنی ہو کر رہ گئے ہیں۔ لیکن اس اطلاعاتی انقلاب نے ایک پیچیدہ مسئلہ یہ پیدا کر دیا ہے کہ اطلاعات رسانی اور خبروں تک رسائی میں حقائق سے گریز یا ان کو مسخ کرنے کا چلن بھی اس طرح شامل ہو گیا ہے اور اس سچائی کو اسلام اور مسلمانوں سے بہتر کون جانتا ہے۔ دوسرا سنگین مسئلہ یہ ہے کہ باخبر ہونے اور معلومات حاصل کرنے کے لئے اب مطالعہ کی عادت لوگوں میں خاصی کم ہوتی جا رہی ہے۔ کیونکہ موبائل کے روپ میں دنیا ان کی مٹھی میں سمائی رہتی ہے اور وہ سب کچھ اسی کے ذریعہ جاننا چاہتے ہیں۔ اس چیلنج اور مسئلے کے حل کے لئے ضروری ہے کہ ہم غلط بیانیوں اور حقائق کو دنیا پر آشکار کرنے کے لئے اور اپنے ہم مذہبوں خاص طور پر نئی نسل کو صحیح معلومات فراہم کرنے، انہیں رہنمائی دینے اور ان کے شعور میں بالیدگی اور پختگی لانے کے لئے اس اطلاعاتی انقلاب کے جتنے بھی وسائل وذرائع ہیں ان کا بھرپور استعمال کریں۔

مجھے خوشی ہے کہ ہمارے ایک موقر اور معتبر عالم حضرت دین مولانا محمد نجیب قاسمی نے جواز ہر ہند دارالعلوم دیوبند کے قابل فخر ابنائے قدیم میں سے ہیں اور عرصہ سے مملکت سعودی عرب کی راجدھانی ریاض میں برسر کار ہیں، انہوں نے اس ضرورت کو بخوبی سمجھا اور دنیا کی پہلی اسلامی موبائل ایپ ''دین اسلام'' اور ''حج مبرور'' اردو، انگریزی اور ہندی میں تیار کیا تھا اور اب وقت گزرنے کے ساتھ نئے سوالات کی روشنی اور علمی ضرورتوں کے تحت نئے مضامین اور نئے بیانات شامل کر کے ایک دفعہ پھر نئے انداز کے ساتھ پیش کرنے جا رہے ہیں۔ مزید برآں زندگی کے مختلف پہلوؤں پر دین کے حوالہ سے دو سو مضامین کے الیکٹرونک ایڈیشن کو بھی منظر عام پر لایا جا رہا ہے۔ مجھے وقتاً فوقتاً محترم مولانا محمد نجیب قاسمی صاحب کے مقالے، الیکٹرانک مضامین اور علمی فتوحات سے استفادہ کرنے کا موقعہ ملتا رہا ہے۔ مجھے ان کے متوازن، اعتدال پسند اور عالمانہ انداز تحریر نے ہمیشہ متاثر کیا۔ میں مولانا نجیب قاسمی کی خدمت میں ہدیۂ تبریک وتشکر پیش کرتا ہوں اور خدا سے دعا کرتا ہوں کہ وہ ان کی عمر میں درازی، علم میں اضافہ اور قلم میں مزید پختگی عطا فرمائے۔ کیونکہ:

ستاروں سے آگے جہاں اور بھی ہیں
ابھی عشق کے امتحاں اور بھی ہیں

(پروفیسر اختر الواسع)
سابق ڈائریکٹر: ذاکر حسین انسٹی ٹیوٹ آف اسلامک اسٹڈیز
سابق صدر: شعبہ اسلامک اسٹڈیز جامعہ ملیہ اسلامیہ، نئی دہلی
سابق وائس چیرمین: اردو اکادمی، دہلی

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Reflections

The revolution of information technology has provided easy access to all kinds of information. Maxims like “Ocean in a pot” does not seem to be an imagination anymore. Our dependence on the technology is increasing. Google, Wikipedia and other social websites are the fastest tools of information and communication. But this abundance of information has created confusion. Instead of conveying truth to people, it is being used to spread distorted reality. This is harming Islam and Muslim mostly. Second major issue is that internet has affected the habit of book reading. In such scenario, we need a positive use of these resources of information, so that we can expose the truth to people and guide the Muslim community especially young generation to the right path.

I am glad that our respected scholar Maulana Muhammad Najeeb Qasmi who is one of the alumni of Darul Uloom Deoband and has been residing in Riyadh, Saudi Arabia for quite a long time felt this need. He launched the first Islamic mobile application “Deen-e-Islam” and “Hajj-e-Mabroor” in Urdu, Hindi and English languages. Considering the needs of time, he is again presenting it with the addition of new articles and speeches. Moreover, he is going to launch electronic edition of two hundred articles on different religious aspects. I often read his electronic articles. His moderate and scholarly articles always touch me. I express my gratitude to Maulana Najeeb Qasmi and pray for his long life to Allah. May Allah bless him with more knowledge.

Professor Akhtarul Wasey
Ex - Director of Zakir Husain Institute of Islamic Studies
Ex - Head of Islamic Studies Department,
Jamia Millia Islamia – New Delhi
Ex - Vice Chairman of Urdu Academy – Delhi

1. Rulings of Zakat

The meaning of Zakat

Zakat means purification, growth and abundance. Allah the exalted says "Take Sadaqah (alms) from their wealth in order to purify them and sanctify them with it, and invoke Allah for them."

In the terminology of Shari'ah, it is a specified amount of wealth given to the poor and needy, according to the instructions of Allah, by making them owner of this amount.

Ruling of Zakat

The payment of Zakat is obligatory. The verses of the Holy Qur'an and the sayings of the Prophet (PBUH) confirm its obligatory nature. Whoever denies the obligation of Zakat is a disbeliever.

When was Zakat made obligatory?

The Zakat had been made obligatory in the initial period of Islam in Makkah, as the eminent commentator of Qur'an, Ibne Katheer (RHA) has deduced from the verse of Surah al-Muzammil, that reads: "And perform the prayer and pay the alms (Zakat)," because it is among the Makkan chapters (surahs) of the Qur'an, and belongs to the initial period of revelation. However, it is known from prophetic traditions that in the initial period of Islam no specific *Nisab*

or amount was set. But a major portion of whatever remained in possession of a Muslim after fulfilling his needs was spent in the cause of Allah. The specification of *Nisab* and the determination of amount of Zakat were done after emigration to Medina.

Benefits of Zakat

Zakat is a form of worship, it is an order from Allah. The goal of giving Zakat is to follow Allah's order, whether or not we obtain any (worldly) gain or benefit by paying it. That is the real objective of Zakat. However, it is a blessing from Allah that whoever pays Zakat is also benefited from its worldly advantages. Among these advantages is that the payment of Zakat results in growth, increment and purification of the remaining wealth.

Allah says in the Qur'an "Allah destroys riba and nourishes charities" (al-Baqarah: 276).

In a prophetic tradition it was narrated that Prophet (PBUH) said: When a slave of Allah pays Zakat, the Angels of Allah pray for him in these words: "O Allah! Grant abundance to him who spends (in Your cause) and destroy one who does not spend and restricts his wealth to himself."

The prophet (PBUH) said, "Charity does not in any way decreases the wealth."

Upon whom is Zakat obligatory?

Zakat is obligatory upon every Muslim who is in sound state of mind, reaches the age of puberty and has in his possession a certain amount of wealth that attracts the obligation of Zakat (called *Nisab*), this amount of *Nisab* should exceed his basic needs and be free from debt and remain in his possession for a complete lunar year.

Nisab for Zakat (minimum amount of net or wealth that warrants the obligation of Zakat):

The owner of *Nisab* is one who possesses 52.5 Tola of silver (612.36 grams) or 7.5 Tola of gold (87.48 grams) or its equivalent value in the form of cash, trade articles or jewellery that remain in his possession for one complete lunar year.

However, there is a difference of opinion amongst scholars over exemption of women's personal jewellery that is worn regularly from Zakat. But due to the gravity of warnings against not paying Zakat in the Qur'anic verses and prophetic traditions, Zakat should also be paid on such jewellery (to remain on the safer side).

The amount of Zakat to be paid

On the above mentioned *Nisab*, Zakat must be paid at the rate of 2.5%.

What is included in the items of trade?

It includes all the items and commodities owned for the purpose of selling. Thus, those who purchase plot as an investment and intend (from the time of purchase itself) to benefit from the profit of its sale, whenever handsome prices are offered for it, then Zakat would be payable on the value of such plot also.

However, if someone purchases a plot without any fixed intention, i.e., he may build a house on it, rent it, or sell it, depending on the circumstances then Zakat is not payable on the value of such plot.

Which day's Market value is acceptable?

For the payment of Zakat, valuation shall be based on the current market prices of the day in which you are calculating your Zakat.

Passing a complete year on every single rupee is not necessary:

Passing a complete year over the assets which are subjected to Zakat does not mean that a complete year should pass on every single rupee. For example last year in Ramadan you had 5 lakhs of rupees and after passing a complete lunar year over it you had paid its Zakat, now the fluctuation of amount during the course of this year until its end in Ramadan would not be considerable as the subject matter of Zakat, now you should see how much amount you have in this Ramadan at the end of the year. For instance, if you have six lakhs of rupees, at the end of

the year in Ramadan, which exceeds your basic needs, than pay Zakat on this amount at the rate of 2.5%.

Who are entitled to receive Zakat?

In Surah Taubah, verse no. 60, Allah, the exalted, has mentioned 8 categories of people who are entitled to receive Zakat:

1. A poor person who has meagre amount of wealth, which does not reach to the level of *Nisab*
2. A needy person, who has no wealth
3. A person who has been assigned the job of collecting Zakat
4. Those whose hearts are to be reconciled
5. A slave whose freedom is desired
6. The one who is burdened with debt, and does not have money free from the debt that reaches the level of *Nisab*
7. The one who strives in the way of Allah
8. A wayfarer who has run out of resources

Note: Even though the word “Sadaqa” has been used in this verse, which implies on charity, but in the light of other verses and prophetic traditions, the commentators are of the view that Sadaqa stands here for Zakat (which is obligatory) not for charity (which is optional).

People who are not entitled to receive Zakat:

1. A person having enough wealth which is in excess of his basic needs and reaches the level of *Nisab.*
2. Syeds and Hashemites, Hashemites are the descendants of Haris ibn Abdulmuttalib, J'afar, Aqeel, Abbas, and Ali (RA).
3. It is not permissible to give Zakat to Father, Mother, Grandfather, Grandmother, Maternal Grandfather and Maternal Grandmother.
4. Similarly, it is not permissible to give Zakat to Son, Daughter, Paternal Grandson, Paternal Granddaughter, Maternal Grandson, and Maternal Granddaughter.
5. Husband neither can give Zakat to his wife nor can the wife give Zakat to her husband.

Note: Paying Zakat to brother, sister, nephew, niece, maternal nephew, maternal niece, paternal uncle, paternal aunt, maternal aunt, maternal uncle, mother in law, father in law, son in law, provided they are needy, has two fold reward, one of paying Zakat and other of strengthening the ties of relations. Zakat may also be given to them in form of a gift or present.

Warning on not giving Zakat

Allah the Exalted has given a stern warning to those who do not pay Zakat on their wealth. As He says in Surah al-

Taubah: Verse No. 34), "And those who hoard up gold and silver, and spend it not in the Way of Allah, announce unto them a painful torment."
And then in next verse the details of this painful torment has been described "On the Day when that (Al-Kanz: money, gold and silver, etc., the Zakat of which has not been paid) will be heated in the Fire of Hell and with it will be branded their foreheads, their flanks, and their backs, (and it will be said unto them):-"This is the treasure which you hoarded for yourselves. Now taste of what you used to hoard." (al-Taubah:35).

May Allah save us all from this horrible end.

Some rulings concerning Zakat

- It is not mandatory to inform the recipient of Zakat that (the paid amount) belongs to Zakat, rather it can be given to a poor child as an Eid gift or with any other title.
- It is permissible to give Zakat to poor students pursuing education in Islamic Schools (Madarsas)
- Zakat's money cannot be spent in the constructions of mosques, Islamic schools, hospitals, orphanages and inns.
- If a wife has enough wealth that reaches the level of *Nisab*, then Zakat is obligatory on her as well. However, if the husband pays Zakat on behalf of his wife from his wealth, then Zakat would be acceptable.

2. Zakat on gold or silver jewellery

Omar Farooq, Abdullah Bin Masoud, Abdullah Bin Abbas, Abdullah Bin Amr Bin Al-A'as (May Allah pleased with them), similarly famous and renowned Tabeien, Saeed Bin Jobair, Ata'a, Mujahid, Ibn Sirin, Imam Zohari, Imam Sauri, Imam Auzaie and the great Imam Abu Hanifah (May Allah's mercy fall upon them) are well convinced being Zakat obligatory on usable gold or silver jewellery, whether ornaments be equal to the minimum amount of gold liable to Zakat or more and one full year passed over it, the following several evidences are being presented in this context:

{1} The general command of the holy Qur'an and Sunnah in which being Zakat obligatory on gold or silver without any condition (whether for use or non-use)is mentioned and in these holy verses and Ahadith, harsh and severe warnings for negligence in non-payment of Zakat, are mentioned. This generality is obviously found in numerous Verses and Ahadith. Due to brevity, I confine this subject to one verse and one Hadith only:

الَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يُنفِقُونَهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُم بِعَذَابٍ أَلِيمٍ (34) يَوْمَ يُحْمَىٰ عَلَيْهَا فِي نَارِ جَهَنَّمَ فَتُكْوَىٰ بِهَا جِبَاهُهُمْ وَجُنُوبُهُمْ وَظُهُورُهُمْ ۖ هَٰذَا مَا كَنَزْتُمْ لِأَنفُسِكُمْ فَذُوقُوا مَا كُنتُمْ تَكْنِزُونَ (35) {سورة التوبة 34 و 35}

And those who hoard gold and silver and spend it not in the way of Allah - give them tidings of a painful punishment. (34) The Day when it will be heated in the fire

of Hell and seared therewith will be their foreheads, their flanks, and their backs, (it will be said), "This is what you hoarded for yourselves, so taste what you used to hoard." (35) (Tauba 34 & 35). The Messenger of Allah said that the wealth whose Zakat is paid, does not enter within the category of (كنزتم stored) (Abu Daud, Musnad Ahmad). Thus, the gold and silver whose Zakat is not being paid, so, on the day of resurrection, that gold and silver will be heated in the fire of hell, and then their foreheads, flanks and backs will be seared--- May Allah, the Exalted, help us to pay Zakat of all wealth, gold and silver and save all of us from painful torment! Amen.

عن أبي هُرَيْرَةَ (رضي الله عنه)، قال قَالَ رَسُولُ اللَّهِ صلى الله عليه وسلم " مَا مِنْ صَاحِبِ ذَهَبٍ وَلاَ فِضَّةٍ لاَ يُؤَدِّي مِنْهَا حَقَّهَا إِلاَّ إِذَا كَانَ يَوْمُ الْقِيَامَةِ صُفِّحَتْ لَهُ صَفَائِحَ مِنْ نَارٍ فَأُحْمِيَ عَلَيْهَا فِي نَارِ جَهَنَّمَ فَيُكْوَى بِهَا جَنْبُهُ وَجَبِينُهُ وَظَهْرُهُ كُلَّمَا بَرَدَتْ أُعِيدَتْ لَهُ فِي يَوْمٍ كَانَ مِقْدَارُهُ خَمْسِينَ أَلْفَ سَنَةٍ حَتَّى يُقْضَى بَيْنَ الْعِبَادِ فَيُرَى سَبِيلُهُ إِمَّا إِلَى الْجَنَّةِ وَإِمَّا إِلَى النَّارِ " {مسلم ، كتاب الزكاة ، باب فيمن لا يؤدي الزكاة}

Abu Huraira reported Allah's Messenger (way peace be upon him) as saying: If any owner of gold or silver does not pay what is due on him, when the Day of Resurrection would come, plates of fire would be beaten out for him; these would then be heated in the fire of Hell and his sides, his forehead and his back would be cauterized with them. Whenever these cool down, (the process is) repeated during a day the extent of which would be fifty thousand years, until judgment is pronounced among servants, and he sees whether his path is to take him to Paradise or to Hell.

In the above mentioned Verse and Hadith, a painful punishment is reported in general, due to non-payment of zakat on gold or silver, whether they are ornaments for use or gold and silver for trading. It is therefore, in the holy Qur'an, no exclusion or exemption from Zakat of usable ornaments is mentioned at any occasion.

{2} Abdullah bin Omar (RA) reported: that A woman came to the Messenger of Allah (PBUH) and she was accompanied by her daughter who wore two heavy gold bangles in her hands. He said to her: Do you pay zakat on them? She said: No. He then said: Are you pleased that Allah may put two bangles of fire on your hands? Thereupon she took them off and placed them before the Prophet (PBUH) saying: They are for Allah and His Apostle. (Sunan Abi Da'ud, Chapter: On the Meaning of Kanz (Treasure) and Zakat on Jewellery, Musnad Ahmad – Tirmidhi – Darqutni) Imam Nawavi, the explainer of Muslim and Sheikh Naseruddin Albani has authenticated this Hadith.

{3} Ayesha (RA), wife of the Prophet (PBUH) said that the Apostle of Allah (PBUH) entered upon me and saw two silver rings in my hand. He asked what this, Aisha is. I said I have made two ornaments myself for you, Messenger of Allah (PBUH). He asked do you pay zakat on them. I said no or I said Whatever Allah willed. He said this is sufficient for you (to take you) to the Hell fire (Sunan Abi Dawud 1/244&Darqutni).

A group of Mohaddesin has authenticated this Hadith. Imam Khattabi has mentioned it in (Ma'alemussonan 3/176) explaining that the most likely this ring alone does not complete the course of Zakat, this clearly means that if these rings are included in other ornaments and completed the course, then their Zakat must be paid. The same justification is stated by Imam Sufiyan Sauri.

{4} Asma'a Bint Yazid (May Allah pleased with her) said: I and my aunt came to the Prophet (PBUH) and we had worn the bracelets of gold. He said to us: "Do you pay their Zakat? "We said: No. He, said, "Aren't you afraid that Allah will wear you the bracelets of fire tomorrow on the Day of resurrection? (Due to non-payment of their Zakat). So, you have to pay their zakat (Musnad Ahmad). A group of Mohaddasin has authenticated this Hadith.
Being Zakat obligatory on jewellery is mentioned in number of Ahadith. We mentioned here only three Ahadith avoiding prolongation.

The second school of thought of Muslim Ummah who is of the view that Zakat is not obligatory on usable ornaments, they generally present two arguments:

1- Rational Argument: Allah Almighty made Zakat obligatory on the wealth that may be augmented and grown, whereas there is no growth in the jewellery of gold and silver--- Whatever the case may be, in fact there is a growth in the ornaments too, thus by the increase in the value of gold and silver, the value of

ornaments are also increased. Nowadays, the profit margin is found in gold more than other trade deals.

2- Few Ahadith and Companions' quotations: They are all denied and weak Hadiths, as Sheikh Naseruddin Albani has written in his book named (إرواء الغليل في تخريج أحاديث منابر السبيل) with evidences and arguments.

The majority of Indian Subcontinent's scholars have written that if the usable jewellery reaches the course (minimum amount for obligation of zakat), then it is obligatory to pay zakat. In the light of Qur'an and Sunnah, the same opinion is of the former Mufti of Kingdom of Saudi Arabia Sheikh Abdul Aziz Bin Baaz (May Allah's mercy fall upon him) "that Zakat is obligatory on usable ornaments."

Rule of thumb

On the subject under discussion, the Muslim Ummah is divided into two schools of thoughts from long time. Every school of thought has resorted to the prophetic Ahadith for support of its stance. But no one can deny the fact that wherever in the holy Qur'an, severe warnings are indicated on non-payment of zakat on gold and silver, at none of occasions/places, any difference between usable and trading gold is reported. Moreover, there is no Hadith which cannot be argued or criticized, out of stock of Ahadith that exclude usable jewellery from zakat. To the contrary, some of authentic Hadith do clearly guide being zakat obligatory on usable jewellery. The Mohaddis like

Sheikh Naseruddin Albani has also considered some of these Ahadith as authentic. Even though, if there is no Hadith for being zakat obligatory on usable ornaments, then in the light of general ruling of the holy Qur'an, we should pay zakat on every kinds of gold and silver, whether usable or not, so that, we could rescue ourselves from painful torment and shame and humiliation on the day of resurrection. Moreover, in declaring zakat obligatory on usable ornaments, there is benefit for poor, orphans and widows, so that the wealth would not confined in few houses/families, but by extending this fund as help, we will do our best to make our society better.

Precaution

Those Ahadith mentioned above in that, the prophet (PBUH) has also obligated zakat on usable ornaments, a group of Mohaddesin is agreed upon being these Ahadith as authentic, however some Mohaddesin has decided that there is a weakness in their narration source. But the safe side is that we should pay the zakat for usable ornaments, so, we could save ourselves from stricter threats and warnings mentioned in the holy Qur'an and Sunnah for non-payment of zakat. Moreover, along with purification, the growth and augmentation could be possible in our wealth only on the condition that we will completely pay zakat of our wealth. Because, there is no promise of purification and growth in the wealth until full zakat is paid. Hence, some of companions and Tabeien who do not see zakat in usable jewellery and we well know after being

acquaint with their life conditions that they against their needs, had been considering success of their world and hereafter in fulfilling of other's needs, and they had been spending a great part of their wealth for God's sake. The historical books are filled with such events and stories. At such a time when a largest segment of the Muslim Ummah is not ready to pay Zakat, much less they will help their poor brethren with charities and other material aids. It is therefore, more precaution is in payment of zakat for usable jewellery, so that we can save ourselves by extending material assistance to poor, orphans and widows not only from torment on Day of Resurrection, but also we should be entitled of great reward.

Some Clarifications

- If jewellery are not for use, but they are kept to utilize in case of a trouble in future (for example marriage of daughter) and more than a year has passed over them and were not used, then in this event, all scholars are agreed upon being zakat obligatory on these jewelleries, e.g. the second school of thought is also agreed upon it.

- Upon payment of jewellery zakat, the sale value of old gold will be taken into consideration. For instance, the gold which is possessed by you, if you sell it in the market, then, what would be the value of that, the same value will be taken into consideration upon payment of zakat.

- There is consensus among Muslim Ummah on not being zakat obligatory on diamond, because Islamic Shari'ah has counted it as valuable stones. However, if they are kept for trading, then if reach the course of zakat, so their zakat will be obligatory.

- If someone possesses cash or bank balance beside gold and silver, thus he has to pay their zakat, however there are two basic conditions for them:
- They should be either equal to the course or more
- One year has already passed over them.

3. 'Ushr' (Tithe) On Agricultural Produce

Introduction

One of the majestic favours of the Creator of the Universe is the creation of earth, in which numerous kinds of grains, fruits, flowers, vegetables, and plants grow by Allah's order, without which the survival of man is impossible. It is mercy and benevolence of Allah that He made this earth for man's consumption, and stored a huge stock of nutriment in it for all humans until the Day of Judgment.

Allah made the soil productive, and for the growth and development of produce, He provided with water in abundance by sending it down from the clouds and making the streams flow from the mountains and placing water reservoirs within earth. Along with provision of air, he made light and heat available to enable humans, Jinns and other creatures to make the best use of land produce and spend their lives.

Undoubtedly, it is the Creator of the universe Who has set such a mechanism of earth's productivity. Allah, the Exalted, says in the Holy Qur'an: "Have you seen that (seed) which you sow? Is it you who makes it grow, or are We the grower?" (al- Waaqi'ah:63), it means that your job is only to sow the seed and work hard (in order to grow it). Was it within your reach to develop it until it turns into a

shoot or transform it into a tree or plant and make it produce grains and fruits for your benefit? Is there anyone besides Allah who can develop this seed which you sowed to this stage?

No doubt each and every grain of earth's produce is a great blessing of Allah, and the actual Creator is Allah, the Exalted. Man is incapable of growing even a straw without the immense favours of Allah like making the soil productive and making water, air, heat, cold and light available. Everyone should be thankful to Allah for this majestic blessing that He facilitated the best of the foods and nutriments for us from the earth. The Islamic Shari'ah has taught the way to express thanks (to Allah) by paying one-tenth' or one-twentieth out of the produce of land as Zakat to fulfil the needs of the poor and the needy.

Regarding Zakat on produce of land Allah says in the Holy Qur'an: "And it is He Who produces gardens trellised and untrellised, and date-palms, and crops of different shape and taste (its fruits and its seeds) and olives, and pomegranates, similar (in kind) and different (in taste). Eat of their fruit when they ripen, but pay the due thereof on the day of its harvest, and waste not by extravagance. Verily, He likes not Al-Musrifun (those who waste by extravagance)," (al-Anaam: 141)

Similarly, Allah the Exalted says: "O you who believe! Spend of the good things which you have (legally) earned, and of that which We have produced from the earth for

you, and do not aim at that which is bad to spend from it, (though) you would not accept it save if you close your eyes and tolerate therein. And know that Allah is Rich (Free of all wants), and Worthy of all praise.” (al-Baqarah: 267)

The first and the foremost commentator of the Holy Qur’an and Prophet of Allah (PBUH) said: “A tenth is payable on what is watered by rivers, or rains, and a twentieth on what is watered by camels”. (Muslim, Musnad Ahmad, Nasai and Abu Dawood)

The Prophet (PBUH) said: “On a land irrigated by rain water or by natural water channels or if the land is wet due to a nearby water channel, half of an Ushr (i.e. one-twentieth) is compulsory as Zakat on the yield of the land. (Bukhari, Tirmidhi, Nasai, Abu Dawood and Ibne Majah)

In the light of the Qur’anic verses and Prophetic Traditions (PBUH), Muslim scholars agreed that it is obligatory to pay one-tenth’ or one-twentieth out of the produce as Zakat on the yield of the land, however, there is a difference amongst them in its details. (Badai’us Sanai’)
In his book al-Mughni, Sheikh Ibne Qudamah mentions that there is no difference of opinion in the Ummah concerning the obligatory nature of Zakat on the produce of land.

What is Ushr?

Ushr means one-tenth'. But as per the explanation of Prophet (PBUH) regarding Zakat on the yield of land it is divided into two categories:

1- If the land is irrigated by the water of rain, or river, or canal available free of cost then one-tenth' out of the produce of land would be obligatory to pay as Zakat of agricultural produce.

2- If the land is irrigated by tube well or any other similar means then one-twentieth out of the produce of land would be obligatory to pay.

To sum up, on the produce of land irrigated by the water that is available free of charge, only one-tenth' of the produce would be payable otherwise, one-twentieth of the produce would be given. If the land was irrigated by both rain water and water from tube well, then the means that had had a greater contribution in irrigation shall be taken into account (for calculation). The Zakat levied on both kinds of means is termed as Ushr by Islamic jurists.

Nisab for Ushr (minimum amount of produce that mandates the payment of ushr)

Due to the absence of any specification in the Qur'an or Hadith (regarding Ushr) no exact *Nisab* was set forth by Abu Hanifah (RHA). Rather, it would be payable on every produce of land, regardless of quantity of produce. This

means that there is no fixed *Nisab* in Ushr like Zakat, below which Ushr may be waived. According to Abu Hanifah (RAH) Ushr, one-tenth' or one-twentieth of the produce is also mandatory on fruits and vegetables. But with reference to the Hadeeth "Sadaqah is payable on less than five Wasaq" Imam Abu Yusuf and Imam Muhammad (RHA) and other jurists opined that if the produce is less than five Wasaq which is equal to 1 Quintal and 53 kg, no Ushr is obligatory. Meaning, if the produce of wheat is less than 1 Quintal and 53 kg then, Ushr will not be payable on it.

Difference between Ushr and Zakat

In case of Ushr, if the produce of land is obtained multiple times in a year, Ushr (one-tenth' or one-twentieth) of each produce would be payable every time. For Zakat to be obligatory on gold, silver and money, it is necessary that such a wealth should exceed the basic needs and reach the level of *Nisab* and remain in possession for a whole year. However, all these conditions (for Zakat) are not a prerequisite for the payment of Ushr. On cash, gold and silver Zakat is payable only once a year, however on produce of land, which is reaped twice a year the Zakat will also be payable twice (a year).

After the payment of Ushr on produce of land, if the grains are stored for future, payment of Ushr would not be obligatory on them again. But, if these grains are sold, Zakat will be obligatory on the amount obtained from this

sale, if the amount reaches to the level of *Nisab*, and remains in possession for a whole year. No Zakat is obligatory on agricultural lands regardless of their cost.

Ushr on the land given to the tenants on the basis of produce sharing

It is mandatory for every person to pay Zakat (one-tenth or one-twentieth) in accordance with the amount of produce obtained from his share. For example, if the landlord and tenant divided the land produce between them equally, both of them should pay one-tenth' or one-twentieth out of what they received.

Ushr and the expenses of reaping

In case of Ushr of agricultural yield, one-tenth' or one-twentieth out of the total produce will be paid, and the expenses of reaping, etc. should not be deducted from it. For example if the produce of wheat is one metric ton, out of which five Quintals were paid as the expense of reaping and ten Quintals were given as the price of threshing, Ushr would be payable on one metric ton of produce not on 85 Quintals, i.e. after deducting 15 Quintals from the total produce.

Some rulings

- In case of Ushr on agricultural produce, whatever share is mandatory for payment on produce (say one Quintal wheat) can be paid in form cash, i.e. it is permissible to

pay cash equivalent to amount of a Quintal of wheat rather than wheat itself. (Shami)

- If a fruit tree like guava is planted within residential premises or some crop is grown at a small level around it, no Ushr(one-tenth' or one-twentieth) of the produce would be payable on it. (Shami)

Lands in Subcontinent generally fall under the category on which Ushr of the produce should be paid to those who are entitled to receive it. Maulana Abdussamad Rahmani classified Indian lands into thirteen categories, Ushr being mandatory on ten of them (as per the rule) and other three falls under the category of land on which Ushr must be paid to those deserving it, to remain on the safer side.(Modern Jurisprudal Rulings, Maulana Khalid Saifullah Rahmani)

Some scholars differ concerning Ushr on agricultural produce of Indian lands, but due to absence of any specification in the Qur'an and Hadeeth regarding Ushr, payment of one-tenth' or one-twentieth of the produce should be done to those who are entitled to receive it, to be on the safer side.

Eight categories of people entitled to receive Ushr, they are also the recipient of Zakat

Allah mentioned eight people in Surah al-Taubah verse no: 60; who are entitled to receive Zakat:

1. A poor person who has meagre amount of wealth, which does not reach to the level of *Nisab*.
2. A needy person, who has no wealth.
3. A person who has been assigned the job of collecting Zakat.
4. Those whose hearts are to be reconciled.
5. A slave whose freedom is desired
6. The one who is burdened with debt, and does not have money free from the debt that reaches the level of *Nisab*
7. The one who strives in the way of Allah.
8. A wayfarer who has run out of resources.

4. Allah Demands From us 'a Goodly Loan'!

Introduction

Despite the fact that Allah is the Creator, the Owner and the Sustainer, has created us all including Jinns and Human Beings, he has asked us repeatedly in the Holy Qur'an, that we should pay Him *qarazan hasana,* a goodly loan. This is His absolute bounty and endowment that He has bequeathed us all the means to earn wealth and thereupon, He demands from us a loan!

In the Holy Qur'an, Allah has referred to this kind of loan twelve times, in six different verses. At every place the loan has been associated with the expression of *hasana,* the goodly and the fair loan. In these verses, Allah has described several forms of compensation for this kind of 'goodly loan' e.g. the best reward in this life, the best recompense in the world and in the Hereafter, a great reward in the Hereafter, pardoning of the sins and admittance into the Paradise.

The literal meaning of the Arabic word *qard* is 'to cut'. In this context, such a loan would entail that a person cuts off some part of his wealth and spends it in the name of Allah who in turn promises its reparation several times more than the original sum. By helping out the destitute, no dearth is caused in a person's wealth, rather the fortune apportioned for the poor and the needy is divinely returned

back to the individual with a manifold increase. This increase sometimes manifests itself through both the material and spiritual abundance within this lifetime and in the Hereafter, there would certainly be an overwhelming blessing in this loan which is *hasana*, the better, the beautiful, the good!

The six Qur'anic Verses about this kind of loan are as follows:

- Who is the one who would give Allah a good loan so that Allah multiplies it for him many times? Allah withholds and extends, and to Him you are to be returned. (Surah Al Baqara Verse 245)
- Behold! I shall be with you! If you are constant in prayer, and spend in charity, and believe in my apostles and aid them, and offer up unto Allah a goodly loan, I will surely efface your bad deeds and bring you into gardens through which running waters flow. (Surah Al Ma'ida Verse 12)
- Who is it that will offer up unto Allah a goodly loan, which he will amply repay? For such (as who do so) shall have a noble reward. (Surah Al Hadeed Verse 11)
- Verily as for the men and women who accept the truth as true as who offer up unto Allah a goodly loan, they will be amply repaid and shall have a noble reward (in the life to come). (Surah Al Hadeed Verse 18)
- If you offer unto Allah a goodly loan, He will amply repay you for it, and will forgive your sins: for Allah is

ever Responsive to gratitude and is Forbearing. (Surah Al-Taghabun Verse 17)

- And spend in charity and thus lend unto Allah a goodly loan: for whatever good deed you may offer up in your own behalf, you shall truly find it with Allah, better and richer in reward. (Surah Al-Muzammil Verse 20)

The connotations of the goodly loan

This beautiful expression connotes spending in charity in the name of Allah, supporting the poor and the needy, maintaining the orphans and the helpless widows, paying the debts of the poverty-stricken and spending on one's own family. In short all the forms of human charity are included in this concept of 'goodly loan' that Allah challenges the mankind with. One more form of this loan that the scholars of Islam have noted is to lend money or resources to a genuinely needy person with the intention that if he is not able to return the amount, it would be forgiven in the name of Allah.

Why does Allah attribute men's spending for other human beings as a goodly loan unto Himself?

Allah is Eternal, the uncaused cause of everything. He has no needs of any kind. He is the fulfiller of all the needs. We all benefit from His treasures of blessings and benedictions and He grants with a magnanimous hand so that we may benefit others of our sort and be means of

goodness to the servants of Allah. He has sought to arrange this special succour to reach his servants through us. He calls it a goodly loan' which He has promised to amply compensate. We have several examples among the pious of the Ummah who immediately welcomed the opportunity. In this connection we have the famous story of Abu Al Dahdah (RA) as follows:

Abdullah bin Mas'ud (RA) narrates that when a verse, related with *qard-e-hasan,* the fair and goodly loan was revealed, a Companion of the Prophet (PBUH) from among the Ansaar named Abu Al Dahdah presented himself before the Prophet (PBUH) and asked if it was true that Allah had asked for a goodly loan. When the Prophet (PBUH) replied in the affirmative, Abu Al Dahdah requested the pleasure of holding the Prophet's (PBUH) hand to pledge his orchard of 600 date palm trees as the goodly loan to Allah. He later went to that garden and called his wife Umm Al Dahdah from outside its walls to come out with her household belongings as it had been presented to the Prophet (PBUH) to fulfil the needs of the poor Muslims in the name of Allah. In Surah Al Hashr Verse 9, Allah has appreciated such people in these words: (Those who) give the others preference over themselves, even though poverty may afflict them. And whosoever is saved from his own avarice, such are they who are successful.

Virtues and reward of the goodly loan

Following are the instances of the great virtue and reward of the goodly loan, spending in the path of Allah:

- The parable of those who spend their possessions for the sake of Allah is that of a grain out of which grow seven ears, in every ear a hundred grains: for Allah wants manifold increase unto whom He wills. And Allah is Infinite, All-knowing. (Surah Al Baqara Verse 261)
- And the parable of those who spend their possessions out of a longing to please Allah, and out of their own inner certainty, is that of a garden on high fertile ground: a rainstorm smites it and thereupon it brings forth its fruit twofold; and if no rainstorm smites it, then soft rain (falls upon it). And Allah sees all that you do. (Surah Al Baqara Verse 265)

Whatever sincerity we employ while we spend in the path of Allah, it will bring a corresponding reward and recompense. There are traditions that affirm that even one penny that is spent to aid a destitute with sincerity would bring forth a reward which is up to seven hundred times the original act and even more.

In the verse No. 261 of Surah Al Baqara quoted above, two great attributes of Allah have been mentioned: The Infinite and the All-knowing which are indicative of the great bounty and plenteousness of His endowments and His great and thorough knowledge that encompass

everything that a person spends as well as the intention with which it is spent. Thus both the spending and the objective of the spending are both of crucial importance. In this context, the following traditions of the Prophet (PBUH) are important to remember:

- I and the one who patronizes an orphan would be like two joined fingers in the paradise. (Bukhari)
- The one who supports the poor and the widow is like the one who goes out to fight in the path of Allah.
- The one who provides clothes to a fellow Muslim who is in need, Allah will grant him green dresses of the paradise to wear. The one who feeds a Muslim in hunger, Allah will bestow him the heavenly fruits to eat. The one who quenches the thirst of a Muslim, Allah will provide for him sealed wine of the heaven. (Abu Da'ud, Tirmidhi)
- You are granted sustenance and you are helped in your need for the sake of those who are weak and vulnerable. (Bukhari)
- The charity does not cause the wealth to be reduced. (Muslim)

Who should be the recipient of this charity 'the beautiful loan'?

This special charity, this goodly loan can be extended to the poor relatives, orphans, widows, destitute poor people, debtors who are unable to pay back their loans and the travellers who lose their resources during their journey.

Allah has said in Surah Adh-Dhariyat Verse 19: And in all that they possess, (there is) a due share unto such as might ask (for help) and such as might suffer privation.

What to spend in charity and in the way of *qard-e-hasana,* the goodly loan?

In Surah Al Baqara Verse 267, Allah enjoins: O you who believe! Spend on others out of the good things which you may have acquired.
In Surah Aal-e-Imran Verse 92, it is ordained: Never shall you attain to true piety unless you spend on others out of what you cherish yourselves; and whatever you spend, verily, Allah has full knowledge thereof.

When this second verse was revealed, Abu Talha (RA) came to the Prophet (PBUH) and said, “O Prophet (PBUH), Allah has solicited the spending out of the most cherished belongings and among all my possessions I love my orchard (Bairha’) the most. I hand it out for the sake of Allah and I expect its reward and recompense from Him.” The Prophet (PBUH) replied, “O Abu Talha! You have traded it for a great advantage.”

In another tradition it is narrated that Abu Talha pleaded thus: O Prophet (PBUH) my orchard amounting to this big sum is for voluntary charity and if I had the power to keep this charity a secret, I would have done that.

When Umar Farooq (RA) heard this verse of Surah Aal-e-Imran he also presented himself before the Prophet (PBUH) and said, “Among all my possessions, I love my share of the land in Khyber and I wish to give it away in the path of Allah.” The Prophet (PBUH) said, “Make a trust of it. Hold the principle entity and give away its produce in the path of Allah.” (Bukhari and Muslim)

Muhammad bin Munkadir relates that when this verse was revealed, Zayd bin Haaretha (RA) had a very beloved horse among his belongings and he brought it to the Prophet (PBUH) and said, “This is my voluntary charity.” The Prophet (PBUH) took it from him and presented it to Zayd’s son Usama (RA). Zayd’s face exhibited signs of wonderment and awe, to this the Prophet (PBUH) responded, “Allah has accepted your charity. Now I may distribute it to anyone, be it your son, any of your relatives or a stranger.”

In short, the revelation of this one verse alone stirred an entire audience of the faithful companions (RA) to present their most cherished and prized treasures in voluntary charity and these were distributed among the needy by the Prophet (PBUH).

Elucidation

The Prophet (PBUH) himself had trained the great Companions (RA) and he (PBUH) had perfected their faith and trust in Allah and that is why, they had a ready

willingness to devote and spend each and every article of their assets in the path of Allah merely to please Him Almighty. The fabulous charitable donations of Abu Bakr Siddique (RA) at the time of the Khyber expedition and the examples of the frequent and generous spending ascribed to Usman Ghani (RA) are but two instances among thousands of others that bedeck the pages of Islamic history. We should try to follow these great examples and the least we should do is to spend in the path of Allah, give Him the goodly loan from out of our rightful and honest earnings.

The elements that render this fair and goodly loan effective and fruitful ineffective and fruitless

These include show-off and ostentation, the desire to be known as a charitable and magnanimous person and to adopt a sarcastic and ironical attitude towards those whom one gives charity.

Allah has so beautifully described the factors that spoil or enhance the good effects of *qard-e-hasana* in Surah Al Baqara Verses 262-265:

'They who spend their possessions for the sake of Allah and do not thereafter mar their spending by stressing their own benevolence and hurting(the feelings of the needy) shall have their reward with their Sustainer, and they need not have any fear, and neither shall they grieve.

A kind word and the veiling of another's want is better than a charitable deed followed by hurt; and Allah is Self-Sufficient, Forbearing.

'O you who have attained to faith! Do not deprive your charitable deeds of all worth by stressing your own benevolence and hurting (the feelings of the needy), as does he who spends his wealth only to be seen and praised by men, and believes not in Allah and the Last Day: for his parable is that of a smooth rock with (a little) earth upon it and then a rainstorm smites it and leaves it hard and bare. Such as these shall have no gain whatever from all their (good) works: for Allah does not guide people who refuse to acknowledge the truth.

'And the parable of those who spend their possessions out of a longing to please Allah, and out of their own inner certainty, is that of a garden on high, fertile ground: A rainstorm smites it, and thereupon it brings forth its fruit twofold; and if no rainstorm smites it, soft rains (falls upon it). And Allah sees all that you do.'

Spending in the path of Allah even during straitened and distressed circumstances

Allah is so kind and benevolent that He becomes happy with His servants even when they spend out of their meagre resources and small fortunes. The only condition is sincerity and good intention. We should be ready to be charitable even in the times of difficulty and austerity.

Allah appreciates His servants thus in Surah Aal-e-Imran Verse No. 134:
'Those who spend in time of plenty and in time of hardship and hold in check their anger, and pardon their fellow-men because Allah loves the doers of good.'

A similar accolade has been stated in Surah Al Baqara Verse No. 177: 'And he who spends his affluence, however much he may cherish it, upon his near of kin, and the orphans, and the needy and the wayfarer, and the beggars, and for the freeing of the human beings from bondage, and is constant in prayer, and renders the purifying dues to the poor.'

Once the Prophet (PBUH) was asked about the best form of charity and he replied: "Spending in the condition when you are healthy and full of life and while you are afraid of becoming poor and have desire to be prosperous." (Bukhari and Muslim)

Allah has made wealth an indispensable means of human life and has taught man how to earn it but he has kept the end of all his efforts in His own hand. He can expand the material resources of whomsoever He wills and he can also constrict these. He has formulated an entire economic system within the auspices of Islamic Law that governs human quest for material sustenance. This system has been delegated even more beautiful and enriching by

introducing voluntary charity, *sadaqaat* as well as fixed poor's-due (*zakat).*

Allah has made us interdependent and He is consistently watching our actions as to where we earn from and where we spend our earnings. On the Day of Judgment, according to the Prophetic traditions, we shall not be able to move an inch towards absolution unless we justify the means we adopted to earn money and the ends where we utilized it.

Author's Introduction

Dr. Mohammad Najeeb Qasmi is an alumnus of Darul Uloom Deoband and Jamia Millia Islamia, New Delhi. Beside hundreds of short Islamic articles that he keeps contributing to various websites, daily newspapers and monthly magazines, he has authored so far 16 books in Urdu and his 14 books have been translated into English & Hindi. He also organizes Hajj Orientation programme once in a year at Riyadh, Saudi Arabia to provide accurate guidance to the pilgrims.

He belongs to an educated family of Sambhal, UP, India. His grandfather Maulana Mohammad Ismail Sambhali was a freedom fighter and a renowned scholar of *Hadith*. He taught *Bukhari* for 17 years in different institutes of India, whereas his maternal grandfather Mufti Musharraf Hussain worked in various Madaris in India as chief Mufti and *Muhaddith*.

After completing Islamic studies and theology at Darul Uloom Deoband in 1994, Dr. Najeeb Qasmi joined Jamia Millia Islamia University (JMI), New Delhi where he graduated in Arabic and two courses of translation (Arabic into Eng & Vice Versa). He also completed MA in Arabic from Delhi University (DU).

Dr. Mohammad Najeeb Qasmi has been awarded PhD from JMI in 2014 on the topic الجوانب الأدبية والبلاغية والجمالية النبوي من الصحيحين في الحديث under the supervision of Prof. Shafiq Ahmad Khan Nadwi & Prof. R. I. Faynan. Dr. Najeeb Qasmi has been working in Riyadh since 1999.

The mobile application (Deen-e-Islam) of his website (www.najeebqasmi.com) is spreading the message of Islam in Urdu, Hindi & English languages. This App is a collection of his 200 articles on different topics, 100 speeches and seven books. This App is available in Play Store as well as Apple Store which can be easily downloaded to a supporting device within 2 minutes even in urban and rural areas of India & Pakistan.

A similar App for Hajj and Umrah (Hajj-e-Mabroor) is also launched. All the issues related to Hajj and Umrah are presented through this App in Urdu, English and Hindi. Once the App is installed, pilgrims will no longer need to carry books of Hajj and Umrah. They can get information using that App and perform their Hajj or Umrah in Sunnah way. The App includes nine speeches, a presentation on how to perform Hajj and Umrah and 23 articles. If App is installed in the mobile phone, pilgrims can use it while being in Makkah, Mina, Muzdalfah and Arafat.
Various famous Ulamas of Indo-Pak, religious institutions and professors of several universities have also recommended to use both Apps (First Islamic mobile Apps of the world in three languages) by writing testimonials in favour of it.

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रमज़ान - अल्लाह का एक उपहार
ज़कात और सदक़ात के बारे में गाइडेंस
हज और उमराह गाइड
मुख़्तसर हज्जे मबरूर
उमरह का तरीका
पारविारकि मामले क़ुरान और हदीस की रोशनी में
लोगों के अधकिार और उनके मामलात
महत्वपूर्ण वयक्ति और स्थान
सुधारात्मक निबंध का एक संकलन
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